

Fee Information Document



Name of the account provider:	Raiffeisen Bank Zrt.
Account name:	Private Banking Superior CHF
Date:	01 August 2025

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the following documents:
 - LIST OF CONDITIONS FOR PRIVATE BANKING SUPERIOR CUSTOMERS,
 - Exchange rates for outgoing transfers and credit card transactions: <u>https://www.raiffeisen.hu/web/english/individuals/online-services/exchange-</u><u>rates/private-banking-customers</u>
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
General account s	services		
Maintaining the account	Standard account maintenance and package fee with	Monthly fee	HUF 22,848
	electronic account statement	Total annual fee	HUF 274,176
	Standard account maintenance and package fee with paper	Monthly fee	HUF 22,848
	based account statement	Total annual fee	HUF 274,176
	Account closing fee		HUF 0
	Account closing fee		
	Account package switching fee		HUF 0 HUF 0
	Annual interest rate		0.01%
	Unified Deposit Rate Index		0.01%

Internet heading and	Internet heading mehile		
Internet banking and mobile app services	Internet banking, mobile app and online services monthly and annual fee		-
SMS service	Verification SMS fee (piece) Notification/other SMS fee (piece)	[Mobil Banking Info automatically sent SMS]	- HUF 0/SMS
	SMS service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 0
		[Mobil Banking Account Info] Total annual fee	HUF 0
Telephone banking service	Telephone banking service monthly fee and total annual fee Telephone banking service ad hoc fee		-
Payments (excluding	g cards)		
Sending money within Hungary in HUF	Outside account provider electronically	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Outside account provider on telephone	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55
	Outside account provider on paper (at branch)	Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55
	Within account provider electronically	Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The	0.5%. min. EUR 5,18 max. EUR 72,590 + 0.45% max. HUF 20,000

		second part applies to the portion exceeding equivalent amount of HUF 50,000	
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Within account provider on telephone	Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 72,59 + 0.45% max. HUF 20,000
	Within account provider on paper (at branch)	Transfer inside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 72,59 + 0.45% max. HUF 20,000
Standing order	In HUF Outside account provider, electronically		-
	In HUF Outside account provider, on telephone In HUF Outside account provider, on paper (at branch) In HUF Within account provider, electronically		- -
	In HUF Within account provider, on telephone In HUF Within account provider, on paper (at branch)		-
Direct debit	In HUF Outside account provider, electronically In HUF Outside account		-
	provider, on telephone		
	provider, on paper (at branch)		-
	In HUF Within account provider, electronically		-

	In HUF Within account provider, on telephone		-
	In HUF Within account provider, on paper (at branch)		-
Sending money in euro (SEPA)	International electronically	Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application Over HUF 50,000 for the part of the amount over HUF 50,000	0.45% max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	International on telephone	Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5% min. HUF 1,037, max. HUF 10,370 + 0.45% max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	International on paper (at branch)	Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee at branch and Raiconnect the second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5% min. HUF 1,037, max. HUF 10,370 + 0.45% max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic electronically	Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard	0.45% max. HUF 20,000

		fee via Raiffeisen DirektNet, myRaiffeisen mobile application Over HUF 50,000 for the part of the amount over HUF 50,000	
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic on telephone	Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5% min. HUF 1,037, max. HUF 10,370 + 0.45% max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic on paper (at branch)	Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee at branch and Raiconnect the second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5% min. HUF 1,037, max. HUF 10,370 + 0.45% max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
Sending money in other currencies	International electronically	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000	0.5%. min. EUR 5,18, max. EUR 155,55
		Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding	0.5%. min. EUR 5,18 max. EUR 155,55 + 0.45% max. HUF 20,000

	equivalent amount of HUF 50,000	
	Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
International on telephone	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55
	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55 + 0.45% max. HUF 20,000
	Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
International on paper (at branch)	Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55
	Transfer outside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55 + 0.45% max. HUF 20,000
	Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
Domestic electronically	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55

	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55 + 0.45% max. HUF 20,000
	Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 72,59 + 0.45% max. HUF 20,000
	Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
Domestic on telephone	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 50,000	0.5%. min. EUR 5,18 max. 155,55 EUR
	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%, min. 5,18 EUR, max. 155,55 EUR + 0.45% max. HUF 20,000
	Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 72,59 + 0.45% max. HUF 20,000
	Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR

	Domestic on paper (at branch)	Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000	0.5%. min. EUR 5,18 max. EUR 155,55
		Transfer outside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%, min. 5,18 EUR, max. 155,55 EUR + 0.45% max. HUF 20,000
		Transfer inside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 72,59 + 0.45% max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
Crediting of foreign currency amounts	Outside account provider in currency corresponding to the currency of the payment account		HUF 0
	Outside account provider in currency different from the currency of the payment account	Conversion fee	0.3%, min. EUR 2,07 max. EUR 25,92
	Within account provider in currency corresponding to the currency of the payment account		HUF 0
	Within account provider in currency different from the currency of the payment account	Conversion fee	0.3%, min. EUR 2,07 max. EUR 25,92
Cards and cash			
Providing a debit card	Name of the debit card linked to payment account	[Visa Classic]	

	Main card application fee	[Visa Classic]	-
	Main card first annual fee	[Visa Classic]	HUF 0
	Main card annual fee from the second year	[Visa Classic]	HUF 0
	Name of the debit card linked to payment account	[Visa Platinum]	
	Main card application fee	[Visa Platinum]	-
	Main card first annual fee	[Visa Platinum]	HUF 0
	Main card annual fee from the second year	[Visa Platinum]	HUF 25,925
	Name of the debit card linked to payment account	[Private Mastercard World Elite]	
	Main card application fee	[Private Mastercard World Elite]	-
	Main card first annual fee	[Private Mastercard World Elite]	HUF 0
	Main card annual fee from the second year	[Private Mastercard World Elite]	HUF 51,850
Providing a credit card	Name of credit card linked to payment account	Service is not available	
	Main card application fee		-
	Main card first annual fee		-
	Main card annual fee from the second year		-
	Annual lending rate		-
	APR in the commercial communication		-
	Annual default interest		-
	rate Penalty fee for late payment		-
	Credit limit overshooting fee		-
	Monthly cycle closing fee		-
	Fee of redemption /payment/repayment at own branch		-

Í	Fee of transferring		-
	redemption		-
	/payment/repayment		
	Fee of redemption		-
	/payment/repayment by		
	postal cheque		
Purchases with	Purchases with debit		HUF 0
debit or credit cards	card in Hungary		
in Hungary	Purchases with credit		_
	card in Hungary		
Purchases with	Purchases with debit		HUF 0
debit or credit cards abroad	card abroad		
	Purchases with credit card abroad		-
Cash withdrawal in	Without bankcard at	[HUF payments (in	1.4%, max HUF
Hungary	branch	banknotes and coins)]	1,037,000
	With debit card from own	Domestic HUF	0.9%, max. HUF
	АТМ	transactions from	8,296
		Raiffeisen ATM – standard fee	
		standard lee	
	With debit card from	Domestic HUF	0.9%, max. HUF
	other ATM	transactions from other	8,296/transaction
		ATM – standard fee	
	With debit card at own branch		-
	With debit card at other	[Domestic, not Raiffeisen	1.3%, min. HUF
	branch	branch (HUF transaction)]	1,037, max. HUF 25,925
	With debit card at the	Domestic HUF	1.3%, min. HUF
	post office	transactions from other	1,037, max. HUF
		ATM and post office – standard fee	25,925
	With credit card from		
	own ATM		-
	With credit card from		-
	other ATM		
	With credit card at own		-
	branch		
	With credit card at other branch		-
	With credit card at the		-
	post office		0.00/
Cash withdrawal abroad	With debit card from ATM operated by own	[Abroad ATM – in EEA state in EUR]	0.9%, max. HUF
abivau	account provider (group)		8,296

	With debit card from	[Abroad ATM – in EEA	0.9%, max. HUF
	other ATM	state in EUR]	8,296
	With debit card from branch operated by own account provider (group)	[Abroad in branch]	1.3%, min. EUR 15,55 max. EUR 62,22
	With debit card at other branch	[Abroad in branch]	1.3%, min. EUR 15,55 max. EUR 62,22
	With credit card from ATM operated by own account provider (group)		
	With credit card from other ATM		-
	With credit card from branch operated by own account provider (group)		-
	With credit card at other branch		_
Cash deposit in Hungary	HUF cash deposit at own ATM		HUF 0
	HUF cash deposit at own branch	[HUF deposits in banknotes]	HUF 0
	HUF cash deposit at other branch		-
	HUF cash deposit at the post office on POS terminal		-
Overdrafts and relat	ed services		
Arranged overdraft	Name of the claimable overdraft Annual lending rate		-
	APR in the commercial communication Credit scoring fee		-
	Administration fee		
	Potential nominal		_
	provisions Annual default interest rate		-
Other services			
Limit change	Change of purchase limit electronically	[Change of daily card usage limit]	HUF 278

	Change of purchase limit on telephone	[Change of daily card usage limit]	HUF 278
	Change of purchase limit on paper (at branch)	[Change of daily card usage limit]	HUF 278
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 278
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 278
	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 278
Issue of certificates for the customer	Paper based copy of regular monthly bank account statement sent by postal service	[Extraordinary statement]	HUF 826
		[Extraordinary statement – for customers with electronic statement] – once per month free, after that	HUF 826
	Certificate of coverage	[Certification of coverage, other certificate]	HUF 826
	Account balance certificate		-
	Other certificate	[Certification of Other certificates issued by the Bank, Fees of other notifications]	-